

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Dagenhart  
Angella Dagenhart  
Debtors

Case No. 19-02237-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRadginsk  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db/jdb  
5208035 +John Dagenhart, Angella Dagenhart, 6233 Greenbriar Ter, Fayetteville, PA 17222-9673  
++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial,  
P O Box 183853, Arlington, TX 76096)  
5202509 Ditech Financial LLC, PO Box 12710, Tempe, AZ 85284-0046  
5202511 Exxon Mobile, PO Box 6497, Sioux Falls, SD 57117-6497  
5202512 +Fingerhut, Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709  
5202513 +GM Financial, PO Box 181145, Arlington, TX 76096-1145  
5202524 +Target National Bank, PO Box 673, Minneapolis, MN 55440-0673  
5202525 +Valley Credit Service, Dr. Robert Winebrenner, PO Box 7090,  
Charlottesville, VA 22906-7090  
5202527 +Wells Fargo, 3310 N. Hayden Road, Ste 107, Scottsdale, AZ 85251-6647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

5208035 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 01 2019 20:07:24  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 01 2019 19:52:10  
AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853,  
Arlington, TX 76096  
5202494 +E-mail/Text: bk@avant.com Jul 01 2019 19:52:57 Avant, 222 North LaSalle St., Ste 1700,  
Chicago, IL 60601-1101  
5202495 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2019 19:56:26 Capital One Bank,  
PO Box 30281, Salt Lake City, UT 84130-0281  
5212225 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2019 19:55:53  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5202496 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:24  
Comenity Capital Bank/David'sBridal, PO Box 182120, Columbus, OH 43218-2120  
5202497 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:24  
Comenity Capital Bank/JJill, PO Box 182120, Columbus, OH 43218-2120  
5202498 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:22  
Comenity Capital Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789  
5202499 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:23  
Comenity Capital Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120  
5202500 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:23  
Comenity Capital Bank/SimplyBe, PO Box 182120, Columbus, OH 43218-2120  
5202501 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:23  
Comenity Capital Bank/Talbots, PO Box 182789, Columbus, OH 43218-2789  
5202502 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:23 Comenity Capital Bank/Ulta,  
PO Box 182120, Columbus, OH 43218-2120  
5202503 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:23  
Comenity Capital Bank/Wayfair, PO Box 182789, Columbus, OH 43218-2789  
5202504 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2019 19:52:23  
Comenity Capital Bank/WomanWithin, PO Box 182789, Columbus, OH 43218-2789  
5202505 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 01 2019 19:53:06  
Credit Collection Services, Quest Diagnostics, PO Box 447, Norwood, MA 02062-0447  
5202506 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 01 2019 19:52:49  
Credit Management Co, Chambersbug Hospital, 2121 Noblestown Rd.,  
Pittsburgh, PA 15205-3956  
5202507 +E-mail/PDF: creditonebknofications@resurgent.com Jul 01 2019 19:56:30 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
5202508 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 01 2019 19:56:30 Dept of Education/Navient,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
5202513 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 01 2019 19:52:10 GM Financial,  
PO Box 181145, Arlington, TX 76096-1145  
5202514 +E-mail/Text: bankruptcy.notices@hdfsl.com Jul 01 2019 19:53:01 Harley Davidson,  
PO Box 21829, Carson City, NV 89721-1829  
5202515 +E-mail/PDF: gecsedirecoverycorp.com Jul 01 2019 19:55:51 JC Penny, PO Box 981402,  
El Paso, TX 79998-1402  
5202516 +E-mail/Text: bncnotices@becket-lee.com Jul 01 2019 19:52:04 Kohl's Department Store,  
PO Box 3115, Milwaukee, WI 53201-3115  
5202517 +E-mail/Text: bk@lendingclub.com Jul 01 2019 19:52:52 Lending Club Corp,  
71 Stevenson, Suite 300, San Francisco, CA 94105-2985  
5202519 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 01 2019 19:52:32 Midland Funding LLC,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
5202520 +E-mail/Text: bankruptcy@patriotfcu.org Jul 01 2019 19:52:40 Patriot Federal Credit Union,  
800 Wayne Avenue, Chambersburg, PA 17201-3810  
5202522 +E-mail/PDF: gecsedirecoverycorp.com Jul 01 2019 19:55:51 SYNCB/Amazon Plcc,  
PO Box 965015, Orlando, FL 32896-5015  
5202523 +E-mail/PDF: gecsedirecoverycorp.com Jul 01 2019 19:56:53 SYNCB/Lowe's, PO Box 956005,  
Orlando, FL 32896-0001  
5202521 E-mail/Text: philadelphia.bnc@ssa.gov Jul 01 2019 19:52:49 Social Security,  
Mid Atlantic Program Service Ctr, 300 Spring Garden Street, Philadelphia, PA 19123-2992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5203204 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2019 19:55:51 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5202526 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 01 2019 19:52:58 WEBBANK/GETTINGTON,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5202518\* +Lending Club Corporation, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985  
5202510 ##+Eastern Revenue Inc, Mont Alto Ambulance, PO Box 185, Southeastern, PA 19399-0185

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

Aaron John Neuharth on behalf of Debtor 1 John Dagenhart aneuharth@neuharthlaw.com,  
smartin@neuharthlaw.com  
Aaron John Neuharth on behalf of Debtor 2 Angella Dagenhart aneuharth@neuharthlaw.com,  
smartin@neuharthlaw.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**John Dagenhart**  
**Angella Dagenhart**

CHAPTER 13  
CASE NO. 1-19-02237 HWV

☒ **ORIGINAL PLAN**

☐ **AMENDED AMENDED PLAN** (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens

☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$51,600.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	860.00	0.00	860.00	51,600.00
				Total Payments:	<b>\$51,600.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor(s) estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Ditech Financial LLC	6233 Greenbriar Ter Fayetteville, PA 17222 Franklin County Appraisal of 4/12/2019	9366
GM Financial	2008 Ford Focus Daughter's vehicle, Debtor is co-signer. Daughter makes all payments	
Harley Davidson	1997 Harley Davidson	7xxx
Patriot Federal Credit Union	2008 Subaru Impreza	2xxx
Wells Fargo	2014 Nissan Rogue	2470

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,500.00 already paid by the Debtor, the amount of \$ 2,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.****Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☐ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: **May 22, 2019**

**/s/ Aaron J. Neuharth**

**Aaron J. Neuharth 88625**

Attorney for Debtor

**/s/ John Dagenhart**

**John Dagenhart**

Debtor

**/s/ Angella Dagenhart**

**Angella Dagenhart**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.